

FIGURE 1

Entity takes action

- e.g.,
1. purchase, lease or sell product or service
 2. visit sales location
 3. access internet site
 4. answer marketing questions
 5. access field on internet site



Insurance credit issues to entity

- e.g.,
1. automatically issues
 2. issues mechanically (by manual operations)

FIGURE 2

Insurance company makes insurance available for incentive awards by entity



Individual takes action desired by entity



Insurance credit awarded to individual

FIGURE 3

Individual browses internet



Individual accesses internet site



Individual takes specified action on internet site

- e.g.,
1. product purchase
 2. access certain field



Electronic mail message sent to computer of individual giving code useful for insurance credit

FIGURE 4

Individual visits store



Individual makes purchase of product



either

Product has code allowing insurance credit

or

Identity of individual ascertained

e.g., 1. He gives name and address (e-mail or street address), telephone number, etc.

2. Debit card or credit card used for purchase provide identifying information



Insurance credit transmitted to individual or to his insurance company

FIGURE 5

Individual uses credit card from participating credit card issuer



Individual makes purchase



Individual receives insurance benefit

- e.g.,
1. certain dollar amount credit towards purchase of insurance
 2. increase in coverage of existing insurance

FIGURE 6

Individual accesses internet site which includes information on his insurance coverage status



Individual accesses certain display field on internet site



Individual inputs code



Insurance status is displayed to individual